



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

SCURA, WIGFIELD, HEYER,  
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Christopher J. Balala (Attorney ID 030732010)  
Counsel for Debtor

In Re:

Monika Lammers

Order Filed on November 21, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 12-28995

Chapter: 13

Hearing Date: 12/7/2017

Judge: VFP

**CHAPTER 13 ORDER AUTHORIZING CANCELLATION,  
VOIDING AND/OR DISCHARGE OF RECORD OF:**

MORTGAGE       LIEN       OTHER (specify) \_\_\_\_\_

Recommended Local Form:  Followed       Modified

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 21, 2017**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE CERTIFIED BY THE BANKRUPTCY  
COURT WITH THE APPROPRIATE SEAL BEFORE IT MAY BE RECORDED.**

The following matters are determined and hereby ORDERED:

1. The debtor(s) has successfully completed a Chapter 13 Plan, which provides for the discharge and cancellation of record of the Mortgage/Lien referenced below.
2. The debtor(s) is entitled to have the Mortgage/Lien referenced below discharged and cancelled of record.
3. Description of Real Property:

Location (Street Address) 17 Station Road, Denville NJ 07834

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4. Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: PNC Bank
- b. Current Assignee: PNC Bank
- c. Current Servicer: PNC Bank
- d. Date of Mortgage/Lien: 03/14/2007
- e. Date of Recordation: 03/23/2007
- f. Place of Recordation: Morris County Clerk
  - i. Mortgage Book: 20776
  - ii. Page: 746
- g. Original Principal Balance of Mortgage/Lien: \$ 95,000.00

5. The Mortgage/Lien referenced in this Order is hereby cancelled, voided, and/or discharged of record.
6. A certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Monika Lammers  
 Debtor

Case No. 12-28995-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Nov 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2017.

db +Monika Lammers, 17 Station Road, Denville, NJ 07834-2435

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

Christopher J. Balala on behalf of Debtor Monika Lammers cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
 David L. Stevens on behalf of Debtor Monika Lammers dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP cmeacf@sternlav.com  
 John J. Scura, III on behalf of Debtor Monika Lammers jscura@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; ascolavino@scuramealey.com; dsklar@scuramealey.com; dmedina@scura.com  
 Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Robert A. Rich on behalf of Creditor RBS Citizens rrich2@hunton.com

TOTAL: 8